

Certificate Number: 06531-PAM-DE-035202291

Bankruptcy Case Number: 20-02868



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 22, 2020, at 8:20 o'clock PM CST, Sebrena M Oram completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 22, 2020 By: /s/Deyanira Reyes

Name: Deyanira Reyes

Title: Counselor